

**City of Bloomington Housing Counseling
Final Narrative Report: October 1, 2011 – September 30, 2012**

Client Output Goals:

Counseling Type:	12 mos. Goals	Yearly Totals	% of Goals Met
Default/Delinquency	65	176	100%
HECM/Reverse Mortgage	20	29	100%
Pre-Purchase	10	14	100%
Rental	15	4	27%
Non-Delinquency/Post-Purchase	7	5	70%
Home Buyer Education Participants	30	27	90%
Home Buyer Education	3	3	100%
Financial Literacy Workshop	15	8	53%
Rental Housing Workshop	10	3	30%

The department met or exceeded all of its goals for the year for its HUD one-on-one housing counseling in the areas of default/delinquency, HECM/Reverse Mortgage, and Pre-Purchase, except for rental housing.

The department held three (3) homebuyer's workshops during the grant funding period. The workshop consists of 14 hours of instructional training and covers the homebuying process from working with a realtor to the closing. The workshops were held on April 14 and 21, July 14 and 21, and September 8 and 15. Participants are encouraged to meet with a housing counselor for one-on-one counseling to further prepare the participant for home ownership.

The department held two (2) other housing workshops, one on financial literacy and the other for renters. The majority of our rental one-on-one housing clients come from our rental housing workshop.

In addition to the clients who self refer for default counseling, the department continues to partner with the State of Indiana on their Foreclosure Prevention Network (IFPN). The IFPN refers clients to our agency who are delinquent on their homes. Most foreclosure clients are in the final steps of foreclosure with several appearing for their appointments with court summons in hand. Many clients average six to twelve hours each of counseling time.